16367 U.S. PTO
120903

UTILITY APPLICATION	Attorney Docket No.: **1DATA.098A** First Named Inventor: **Lisa C. Tidwell** Title: **SYSTEMS AND METHODS FOR ASSESSING THE RISK OF A FINANCIAL TRANSACTION USING BIOMETRIC INFORMATION** Express Mail Label No.: **EV 319020402**
Direct all correspondence to Customer No.: 20995	Date: December 9, 2003 Page 1 of 2

Mail Stop Patent Application
United States Patent and Trademark Office
PO Box 1450
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120903

The following enclosures are transmitted herewith to be filed in the patent application of:

Inventors:

1. Lisa C. Tidwell
2. Amy L. Swift
3. Cassandra Mollett
4. Mark Wallin
5. Lance D. Pate
6. Charles R. Williams

APPLICATION ELEMENTS:

(X) Specification in 95 pages.

(X) Drawings in 23 sheets.

(X) Declaration by Inventors in 6 pages.

Originally signed

OTHER APPLICATION PARTS:

(X) Recordation form cover sheet and Assignment in 4 total pages (cover sheet & assignments).

(X) Power of attorney form and copy of assignment in 5 pages.

(X) Return prepaid postcard.

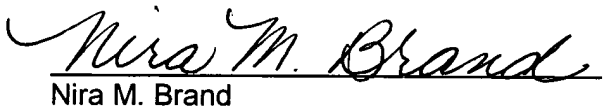
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FILING FEES:

FEE CALCULATION				
FEE TYPE		**FEE CODE**	**CALCULATION**	**TOTAL**
Basic Utility		1001 ($770)		$770
Non-English Spec.		1053 ($130)		$0
Recordation Fee		8021 ($40)	1 x 40 =	$40
Excess Claims > 20	31 - 20 = 11	1202 ($18)	11 x 18 =	$198
Independent > 3	9 - 3 = 6	1201 ($86)	6 x 86 =	$516
Multiple Claim		1203 ($290)		$0
			TOTAL FEE DUE	$1524

(X) A check in the amount of **$1,524** to cover the Total Fee Due is enclosed.

The Commissioner is hereby authorized to charge any additional fees which may be required, now or in the future, or credit any overpayment to Account No. 11-1410.



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MAIL STOP PATENT APPLICATION
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Alexandria, VA 22313-1450

CERTIFICATE OF MAILING BY "EXPRESS MAIL"

Attorney Docket No.:		1DATA.098A
Applicants	:	Tidwell, et al.
For	:	SYSTEMS AND METHODS FOR ASSESSING THE RISK OF A FINANCIAL TRANSACTION USING BIOMETRIC INFORMATION
Agent	:	Nira M. Brand
"Express Mail" Mailing Label No.	:	EV 319020402 US
Date of Deposit	:	December 9, 2003

I hereby certify that the accompanying

Transmittal letter; Specification in 95 pages; 23 Sheets of Drawings; **SIGNED** Declaration by Inventor in 6 pages; Recordation Form Cover Sheet and Assignment in 4 pages; Power of Attorney by Assignee and Copy of Assignments in 5 pages; Checks for Filing Fees; Return Prepaid Postcard

are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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